

**UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF OHIO  
EASTERN DIVISIONIn re: MARK L. COWLING  
KAREN COWLING  
Debtor(s)

Case No.: 13-42281

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

MICHAEL A. GALLO, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/17/2013.
- 2) The plan was confirmed on 12/19/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 07/31/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/15/2017.
- 6) Number of months from filing or conversion to last payment: 46.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 124,133.54.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$31,172.76
Less amount refunded to debtor:	\$16.68

<b>NET RECEIPTS:</b>	\$31,156.08
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$2,200.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$2,443.31
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$4,643.31
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Attorney fees paid and disclosed by debtor:	\$800.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ANDOVER BANK	Secured	107,977.00	34,710.37	34,710.37	4,103.19	.00
ATTY MARY BETH HOUSER	Unsecured	NA	.00	.00	.00	.00
CASCADE CAPITAL LLC	Unsecured	NA	.00	.00	.00	.00
COMMUNITY AUTO CENTER	Unsecured	NA	NA	NA	.00	.00
EXETER FINANCE CORP.	Secured	17,395.00	17,774.79	17,774.79	17,774.79	2,000.03
EXETER FINANCE CORP.	Unsecured	NA	.00	.00	.00	.00
GINO COMPANY AUTO SALES	Secured	1,000.00	1,556.00	1,556.00	1,556.00	.00
HUNTINGTON NATIONAL BANK	Secured	5,790.00	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOC	Secured	3,947.86	NA	NA	.00	.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	588.97	588.97	588.97	.00

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THE ILLUMINATING COMPANY	Unsecured	1,055.06	489.79	489.79	489.79	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	34,710.37	4,103.19	.00
Debt Secured by Vehicle:	19,330.79	19,330.79	2,000.03
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>54,041.16</b>	<b>23,433.98</b>	<b>2,000.03</b>

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>

**GENERAL UNSECURED PAYMENTS:**

1,078.76	1,078.76	.00
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**Disbursements:**

Expenses of Administration:	\$4,643.31	
Disbursements to Creditors:	\$26,512.77	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$31,156.08</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/22/2017By: /s/MICHAEL A. GALLO

Standing Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.